

Information to identify the case:

Debtor 1	<u>Al-Teriek R Robinson</u>	Social Security number or ITIN	xxx-xx-5105
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-21632-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Al-Teriek R Robinson

9/14/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Al-Teriek R Robinson
 Debtor

Case No. 18-21632-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db +Al-Teriek R Robinson, 154 Summer Street, Orange, NJ 07050-1708
 cr +American Honda Finance Corporation d/b/a Acura Fin, P.O. Box 168088, Irving, TX 75016-8088
 517580444 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Dr,
 Wilmington, DE 19808)
 517580448 +Catrina Walton, 184 South Street, Newark, NJ 07114-2915
 517580452 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)
 517580454 +Public Service Fcu, 619 Union Ave, Middlesex, NJ 08846-1963

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 15 2018 00:39:41 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 15 2018 00:39:38 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM Sep 15 2018 04:09:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 517580446 EDI: BANKAMER.COM Sep 15 2018 04:09:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 517580447 +EDI: CAPONEAUTO.COM Sep 15 2018 04:09:00 Capital One Auto Finan, 3901 Dallas Pkwy,
 Plano, TX 75093-7864
 517589439 +EDI: AISACG.COM Sep 15 2018 04:09:00 Capital One Auto Finance, a division of Capital On,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 517580458 EDI: RCSDELL.COM Sep 15 2018 04:08:00 Webbank/dfs, 1 Dell Way, Round Rock, TX 78682
 517580449 +EDI: DISCOVER.COM Sep 15 2018 04:09:00 Discover Fin Svcs Llc, Pob 15316,
 Wilmington, DE 19850-5316
 517580450 +E-mail/Text: bknotice@ercbpo.com Sep 15 2018 00:39:47 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 517580451 E-mail/Text: camanagement@mtb.com Sep 15 2018 00:39:18 M & T Bank, Po Box 900,
 Millsboro, DE 19966
 517580455 +EDI: RMSC.COM Sep 15 2018 04:09:00 Synch/amazon, Po Box 965015, Orlando, FL 32896-5015
 517580456 +EDI: RMSC.COM Sep 15 2018 04:09:00 Synch/lowes, Po Box 965005, Orlando, FL 32896-5005
 517580457 +EDI: RMSC.COM Sep 15 2018 04:09:00 Synch/synch Bank Luxury, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 517581982 +EDI: RMSC.COM Sep 15 2018 04:09:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517580445* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Dr,
 Wilmington, DE 19808)
 517580453* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)
 TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 20

Date Rcvd: Sep 14, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Georgette Miller on behalf of Debtor Al-Teriek R Robinson info@georgettemillerlaw.com,
jjustin@georgettemillerlaw.com;georgettemillerlaw@gmail.com;gmecfmail@gmail.com;csmith@georgettem
illerlaw.com;smithcr50524@notify.bestcase.com;cholmes@georgettemillerlaw.com
John Sywilok sywilokattorney@sywilok.com, nj26@ecfbis.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation d/b/a Acura
Financial Services, administrator for Honda Lease Trust ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor Lakeview Loan Servicing LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6